

PATENT

10/549983

ATTORNEY DOCKET NO. 114594-02WOUS  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.:	National Stage of PCT/US2004/008361	Confirmation No.:	unassigned
Applicant:	Gordon L. Monsen, et al.		
Title:	FINANCING STRUCTURE		
Filed:	September 19, 2005	Art Unit:	unassigned
Atty. Docket:	114594-02WOUS	Examiner:	unassigned

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

1. In accordance with 37 C.F.R. §§1.56, 1.97 and 1.98, Applicant wishes to make of record the items listed on the accompanying Form PTO-1449. Applicant respectfully requests the Examiner to fully consider the items and independently ascertain their teaching before issuance of the next action, and to make them of record in the file. The Examiner is also requested to initial and return a copy of the enclosed Form PTO-1449 to evidence such consideration.

2. Applicant has listed publication dates on the attached Form PTO-1449 based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the date indicated. Applicant reserves the right to establish the patentability of the claims over any information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

3. No fee is due for this Information Disclosure Statement since it is being filed within three months of the date of entry into the national stage as set forth in 37 C.F.R. §1.491 in an international application. No fee is due, pursuant to 37 C.F.R. §1.97(b)(2).

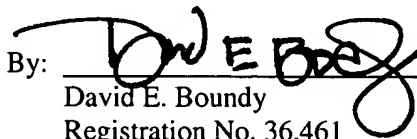
4. The Commissioner is hereby authorized to charge any additional fees that may be required for this Information Disclosure Statement, or credit any overpayment, to Deposit Account No. 23-2405, Order No. 114594-02WOUS.

Respectfully submitted,

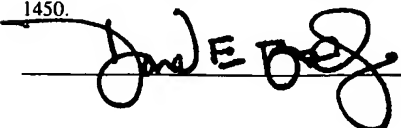
WILLKIE FARR & GALLAGHER LLP

Dated: September 19, 2005

By:

  
David E. Boundy  
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I certify that this correspondence, along with any documents referred to therein, is being deposited with the United States Postal Service on September 19, 2005 as Express Mail, Post Office to Addressee, Express Mail Label No. EL363523894US, in an envelope with sufficient postage addressed to Mailstop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

  
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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT & TRADEMARK OFFICE <b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)	ATTORNEY DOCKET NO. 114594-02WOUS	SERIAL NO. National Stage of PCT/US2004/008361
	APPLICANT Gordon L. Monsen, et al.	
	FILING DATE September 19, 2005	GROUP ART UNIT unassigned

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	2005/0010517	Jan. 13, 2005	Lowenstein	705	37	Jul. 7, 2000
	2005/0144119	Jun. 30, 2005	Monsen	705	38	Feb. 22, 2005
	5,802,501	Sep. 1, 1998	Graff	705	36	
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**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Papers, Etc.)

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		Jeffrey Keegan, Private Market Seeks Syntetic leases, Bank Loan Report, vol. 10 no. 19 pp. 8-9 (May 8, 1995)
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		Jessica Roe, Chain reactions, Lenders Flock to Mezzanine Despite Fluctuations, Commercial Property News, vol. 17, no. 17 (Sept. 16, 2003)
		Sterling Commercial Capital, web page "Credit Tenant Lease Loans", <a href="http://www.sterlingcommercialcapital.com/downloads/scc-company_book.pdf">www.sterlingcommercialcapital.com/downloads/scc-company_book.pdf</a> (page 5 of 18) (undated)

<b>EXAMINER</b>	<b>DATE CONSIDERED</b>
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